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## HANDBOOK

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# CROP INSURANCE BLUEPRINTS

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JUL 25 1942

# CROP INSURANCE

Insures yield only; not price.

Protects cotton farmers against loss of crops from all unavoidable hazards, such as drought, boll weevil and other insects, frost, flood, plant disease, storms, hail, wind.

Applications must be made before the crop is planted or before the final date for receiving applications as set by the Corporation, whichever is earlier.

Guarantees either 50 percent or 75 percent of a farm's average yield.

Yields are figured from historical or appraised production for past years on individual farms.

Premiums are paid by signing a commodity note calling for payment either in cotton, the cash equivalent, deductions from loss payments, if any, or from the first Federal farm program payment due the farmer.

Risks are based on the theory that each farm, county, and State carries its own load.

Losses are paid with a certificate of indemnity. This certificate may be converted into cash by returning it to the Corporation and receiving a check in exchange, or by turning it over to the Commodity Credit Corporation for a loan on the amount of the commodity represented by the certificate.

Applicants must insure all farms in the county on which they have an interest in the crop at the time of planting.

Insurance becomes effective when the crop is planted and after the application is signed.

Contracts are written by AAA county and community committeemen or their representatives.

# WHY CROP INSURANCE IS NEEDED

Sixty percent of southern farm families are dependent on cotton for their primary source of income. It is estimated that American farmers lose an average of \$400,000,000 to \$500,000,000 a year in cotton crop failure.

If every cotton grower insured his crop, much of this loss to the individual grower would be eliminated.

Huge losses have occurred in some years. Extensive droughts in 1918, 1930, 1934, and 1936 caused curtailed yields.

In Georgia, since 1916, boll weevils have cost cotton farmers about \$616,863,000. And weevils, too, were the chief cause of the Nation's smallest cotton crop since the turn of the century—1921, when 7,955,000 bales were produced.

Other loss causes add to the risk of growing cotton. *Fusarium* wilt accounts for an average annual loss of \$10,000,000. Root knot destroys an average of 200,000 bales of cotton lint and 100,000 tons of seed each year. It is estimated that boll rot reduces the value of the annual cotton crop an average of 1 percent. In Texas alone the annual loss from root rot has been as high as \$20,000,000.

Crop insurance will take much of the gamble out of cotton growing by guaranteeing farmers at least a minimum cotton crop every year.

Crop insurance is an important part of the Ever-Normal Granary program for agriculture. This program gives farmers acreage allotments, cotton loans, and marketing quotas for **PRICE SECURITY**; conservation payments to finance soil building, and crop insurance for **YIELD SECURITY**.

## Security

Security is the first goal of everyone. A man pinches pennies to buy a home for security.

His wife stocks the pantry for food security for the family. Both save so the children can be educated and achieve security for themselves in later life. The Federal Government has spent billions for national security.

The national farm program offers the American farmer his means of security—conservation for soil security, loans for price security, and crop insurance for yield security. Crop insurance is the cotton farmer's unemployment insurance. The city worker contributes a part of his salary each year to a Federal-State fund of unemployment reserves so when he loses his source of income—his job—he can draw on this fund for an income.

Crop insurance does the same thing for the farmer. He pays into a Federal fund so that when he loses the source of his income—his cotton crop—he draws upon the Federal Crop Insurance Corporation's fund for an income. Like unemployment insurance, which pays the worker in times of stress, so too are crop insurance indemnities paid farmers in times of stress—when their crops fail.

Loans have put a floor under cotton prices, and conservation payments add to gross farm income; but commodity loans cannot help the farmer who suffers crop failure. It is, therefore, more necessary than ever from a dollars and cents standpoint that the farmer make certain of his income from this source by insuring his crop, because crop insurance guarantees a crop every year.

## Wise Business Practice

Cotton warehouses insure their stored cotton. For farmers it is even more imperative that they insure their cotton when such protection is most needed—when it is growing in the field.



Farming is a business. A farmer's income from that business may depend on several products or only one—cotton. If there is only one source of income—cotton—or a cotton crop is needed for the cash income on the farm, it is good business to safeguard that source of income with crop insurance.

Business, industry, and mills buy insurance to protect the capital they invest in their enterprises. Financiers who loan money for various enterprises insist such ventures be insured to protect THEIR loans. Farmers invest money and labor in their crop. Shouldn't they protect their investment with crop insurance during the time cotton is at the mercy of natural forces beyond their control?

To be sure of taking advantage of cotton loans, the grower first must have production. That means crop insurance. For only through crop insurance—all-risk protection—can the farmer assure himself of benefits from cotton loans under the national farm program.

Do most farmers have fire insurance on their buildings? Tornado insurance? Life insurance? Health and accident insurance? Property damage and liability insurance on their automobiles? Do they buy such insurance just "once in a while" because they hope to collect an indemnity the year they happen to buy that insurance? Don't they try to pay premiums on some or all of this insurance year after year simply as a matter of protection to themselves and their families? That is the way crop insurance should be viewed—protection every year—not just now and then. Farmers never know when they will need it.

Crop insurance is the cheapest insurance a farmer can get. Nowhere else can he get coverage against ALL unavoidable hazards for the ONE price—a price based on the production and loss experience of his own farm and his own county.

Farmers should insure **EVERY** year if they want to get the most good out of their protection. Uncertainties of cotton growing make it unprofitable to insure one year and not the next. If a farmer won't take a chance on his buildings burning, he shouldn't take a chance on his cotton being destroyed by unavoidable hazards.

## **Credit and Planning**

American cotton farmers need short-term credits every year. Is it difficult or impossible for many of them to get credit? Crop insurance will make it possible to borrow money on growing cotton, because the all-risk insurance contract can be assigned to lending agencies. Few lending agencies will refuse this contract as collateral for loans.

The Agricultural Conservation and Adjustment Administration has made it possible for farmers to do long-range planning. Crop insurance, coupled with stabilized prices resulting from application of the farm program, now offers the means of carrying out those plans. For, to complete their plans, cotton farmers must get a crop. Will the loss or serious damage of that crop cause them to lose money? They should protect themselves with crop insurance. It means money in the pocket in the long run. Also it can mean sane, sensible, and successful planning for them and their families. Most of all, it means a deep sense of security during that hazardous period between planting and harvesttime.

## **Insurance and Local Trade**

Towns and stores depend on trade from farmers. That trade depends on farm income from crops.

Farmers owe it to themselves, their families, their communities, to be **SURE** of some cotton

income every year. Their income is the backbone of trade in the local community.

Crop insurance is a sure guarantee of cotton yield income.

## **Buying a Farm**

If growers plan to buy a farm, crop insurance can be a big help in assessing its cotton productivity. The yields and rates developed for every farm are a sound yardstick of the chance a grower takes in seeding a crop on that farm; of the risk he runs of getting a good or poor crop on that farm. Crop insurance can, and does, serve as a price gage for land whose value is measured by its fertility, its productiveness. Insurance indicates the long-time earning power of the land.

After purchasing a farm, crop insurance will do much toward stabilizing farm income by guaranteeing yield. Farm payments frequently can be scaled to this guaranteed yield and probable income, thus minimizing the danger of defaulted payments.

## **Protecting Dollars**

The minute the farmer starts preparing the seedbed he gambles with his dollars.

He risks money in seed, labor, fuel, and wear and tear on machinery on the chance he will grow a good crop.

This cost of production alone is a big investment—an investment that in itself is too big to make without insurance protection.

What is the cost of production on farms in your county or state?

What are the hazards that are ever-present EVERY year?

In the past, how often have farmers in your county or state had a short cotton crop?

What have been the hazards that have reduced the crop in past years?

Figure out the cost of production for farmers in your county; consider hazards and crop losses in former years. Is it good business to protect this investment in the light of **KNOWN** risks that are **ALWAYS** present; an investment that includes these costs for each acre on which cotton is produced:



The investment needed for the business of growing cotton should be protected with crop insurance, particularly when unavoidable hazards take the following toll every year from our cotton crops:

*Percentage of Reduction From Full Yield Per Acre From Stated Causes, Average 1920-40*

[From Bureau of Agricultural Economics]

State	Deficient moisture	Excessive moisture	Other climatic	Plant diseases	Boll weevil	Other insects	Total <sup>1</sup>
Alabama.....	6.0	5.1	3.0	2.0	14.4	1.9	32.3
Arkansas.....	11.9	3.8	5.0	1.5	7.3	3.4	33.0
Florida.....	4.6	6.0	4.2	1.9	16.2	3.9	36.9
Georgia.....	7.1	4.9	3.0	1.6	17.0	2.2	35.8
Louisiana.....	7.6	6.0	5.3	1.5	13.3	2.3	36.1
Mississippi.....	6.2	6.2	3.4	1.5	14.5	1.9	33.1
Missouri.....	7.1	7.6	6.2	1.5	.3	2.7	26.0
North Carolina.....	6.4	4.6	2.8	1.7	10.7	1.7	27.8
Oklahoma.....	16.7	2.2	7.0	.5	11.2	4.0	41.7
South Carolina.....	7.5	4.6	3.8	1.7	15.4	1.7	34.6
Tennessee.....	9.3	4.1	4.1	1.8	3.9	2.8	25.9
Texas.....	13.4	3.2	5.1	2.2	10.5	5.5	44.8
Virginia.....	10.1	5.0	3.2	1.6	5.5	1.3	26.9
Average.....	10.4	4.3	4.5	1.7	11.8	3.5	36.2

<sup>1</sup> Total includes miscellaneous losses not listed in this table.

## Strengthening Independence

American agricultural history is studded with instances where the Federal Government had to aid farmers after devastating crop losses due to insect plagues, prolonged droughts, floods, etc.

In 10 years—1927 to 1936—the Federal Government devoted 615 million dollars to emergency aid for farmers.

In 1934 1 million farm families required relief at a cost of 207 million dollars for emergency loans to stricken farmers.

Crop insurance would have saved a large part of those expenditures. Today, insured

farmers can save themselves from dire want, from debt for loans by taking advantage of crop insurance. Crop insurance will help farmers remain self-sustaining.

Since 1880 there have been 28 drought years. Twelve of these years brought droughts of major proportions. Each year produced paralyzing crop losses from which stemmed huge debts, discouragement, and lowered morale.

Crop insurance protects growers from losses caused by drought. The force of such economic blows can be warded off by insuring cotton.

## **Insurance Aids Farm Ownership**

Trusting to luck has ruined many cotton growers. Thousands gambled on a shoestring and lost. They lost not only their crop but their farms through foreclosures. Others went deeper into debt. Every year crop failure has shunted thousands of farmers off the land.

In the cotton-growing region of the South, more than half the farmers are tenants. More than a third of these tenants move every year and this moving habit is costly. It was estimated by the National Emergency Council in a report to the President that the bare cost of moving was about \$57 per family, or more than \$25,000,000 annually. Crop insurance can help these tenants buy farms and become a stable part of our population.

Today the farm-mortgage debt is staggering. So too is the number of farms changing ownership through forced sales, delinquent taxes, bankruptcy, etc., as the following table shows:

# *Estimated Farm-Mortgage Debt, for Selected States, Average for 1929-38, 1939, and 1940*

[From Bureau of Agricultural Economics]

State	Average 1929-38 (1,000 dollars)	1939 (1,000 dollars)	1940 (1,000 dollars)
Alabama-----	81, 184	69, 095	69, 309
Arizona-----	34, 926	31, 576	31, 506
Arkansas-----	81, 808	66, 078	66, 213
California-----	577, 950	543, 100	541, 929
Florida-----	45, 758	40, 749	40, 666
Georgia-----	91, 744	80, 115	79, 286
Illinois-----	527, 145	432, 070	420, 927
Kansas-----	385, 177	319, 404	309, 602
Kentucky-----	107, 055	105, 299	105, 729
Louisiana-----	59, 512	54, 495	53, 299
Mississippi-----	90, 457	78, 080	83, 854
Missouri-----	347, 729	249, 673	238, 914
New Mexico-----	33, 050	27, 325	26, 768
North Carolina-----	98, 705	85, 631	84, 923
Oklahoma-----	229, 698	167, 305	162, 189
South Carolina-----	52, 801	44, 921	43, 243
Tennessee-----	99, 881	87, 922	87, 047
Texas-----	619, 779	543, 928	530, 172
Virginia-----	87, 176	71, 613	70, 566



# THE COUNTY COMMITTEEMAN'S JOB

The county agricultural conservation committee is responsible for the administration of all phases of the cotton crop insurance program in the county. The county committee, under the direction of the State committee, should work out a plan to present this program to each producer having any interest in cotton production in the county.

This plan should include the thorough training of community committeemen, office personnel, as well as any other people having anything to do with the cotton crop insurance program. The county committee should be familiar with the policies and provisions of the cotton crop insurance program and should be thoroughly sold on the program themselves. They should be men who have cotton crop insurance on their own farm. Since every cotton producer in the county will have to be contacted either individually or by letter it is incumbent on the county committee to use every means available to reach all cotton producers in the county.

A county crop insurance supervisor, a per diem employee, should be employed by the county committee. He should be a man who is familiar with the program and one who is capable of assuming most of the responsibility for organizing the program to get out the information. In training county office personnel and the community committee, they should be given the background for cotton crop insurance. They should also be given the technique of approaching a producer when asking him to sign his application for cotton crop insurance. They should be thoroughly schooled in points to stress when approaching the producer. If the representative is not sufficiently well "sold" on cotton crop insurance to want

it on his own farm, he probably will not be able to interest others.

The method of presenting the program will probably vary in each county depending upon facilities for presentation, the personality of the people who are presenting the program, and the attitude of the people to whom it is being presented. Regardless of these factors, however, there are two questions that each farmer will be interested in. They are (1) What does it cost? and (2) What do I get out of it? He is therefore interested in his total insured production and his total premium payment. These two questions are his primary interest.

He will also be interested in these facts:

(1) That the Federal Crop Insurance Corporation is capitalized at 100 million dollars and that the capital fund is to be used as a shock absorber in case of widespread losses but that outside of such situations the Corporation is supposed to be self-supporting;

(2) That the premium rates are not "loaded" to provide for administrative overhead;

(3) That the administrative expense for carrying on the work in both the State and county offices is taken care of by direct appropriation from Congress;

(4) That the indemnity payments made with respect to the crop-insurance program should equal premium collections over a period of years, so far as each State is concerned and that this same policy is carried down to the counties and even to the individual farms;

(5) That the details of the program are administered by the county committee for each county;

(6) That in many respects the program is carried on very much like a mutual insurance company;

(7) That the inclusion of other crops in the crop insurance program will depend largely on the successful operation of the cotton and wheat insurance programs.

The county committee has a definite obligation to present crop insurance or see that it is presented to every cotton farmer in their county, because every cotton grower is a potential purchaser of crop insurance.

The county AAA office is the best place in which to sell insurance. There, farmers discuss farm problems and are more receptive than when busy elsewhere.

Every farmer wants in varying degree the very things crop insurance offers.

Thus every farmer, directly or indirectly, wants crop insurance.

Every farmer has his friends or business connections with whom he often discusses his problems, especially his banker, ginner, warehouseman, and leading merchants. By all means these persons should be furnished material explaining the program so they, in turn, can intelligently discuss cotton crop insurance with their farm friends and customers.

An information program will aid you in stimulating this desire in the grower.

It is your job as committeemen to translate this desire for insurance into action by the farmer.

Familiarize yourself with the information program as planned for your county.

Know what materials will be used and know **WHEN** they will be used so you can plan your work accordingly. This will make your job of selling crop insurance easier and quicker by arming the farmer with some knowledge of the program before you visit him.

Before presenting crop insurance, it is essential that you yourself thoroughly believe in crop insurance; that you know and understand the operation of it and what it is designed to do for the farmer.

Work should be planned before you leave the office. Before you approach a farmer you should know what you will say, how you will say it, and when you will say it.

Explaining the insurance program will not be sufficient. You must show the individual how insurance will benefit him and why he needs it. Talk in terms of the national farm program. Explain how a farmer by insuring his cotton crop can get the greatest benefits from other phases of the Agricultural Adjustment Administration program, particularly the cotton loan. How he can be sure of cotton income to carry on conservation practices. Emphasize how crop insurance guarantees production from insured acres.

The best time to offer crop insurance, of course, is when you make a loss settlement, provided the listing sheets are prepared. If they are not ready, efforts should be made at that time to convince the grower he should insure next year.

The best time to approach the farmer is when he has free time or when work is a bit slack. The early evening after the chores are finished, Saturday night in town, or rainy days when field work is slowed or impossible, are good times to talk crop insurance with the grower. Such periods are much better than causing the farmer and his hired help to stop their work in order to talk insurance.

It would be impossible to see all the farmers in your territory at the suggested times set forth here. Some of them you will have to interview whenever possible.

Most farmers carry some type of insurance for their protection, such as fire, life, or hail. Now they can protect their growing cotton against damage from unavoidable hazards. Farmers have been asking for this sort of a program for many years. It is the answer to that old question, "What will it mean to me if I lose all or even a part of my crop this year?"

Discuss the farmer's problem of getting a SURE crop, his need for that crop, and then

present the solution in the form of a crop insurance contract.

Stress the "peace of mind" factor—how crop insurance will free the farmer from worry over prospective crop loss and save himself from fear of crop failure and financial loss. Point out the convenience of the commodity note plan for paying premiums. The farmer also will be interested in knowing that no interest is charged on these notes.

Among points that might be emphasized is the indication that prices will be good in the immediate and near future. Thus, cotton growers should make sure they have cotton to sell so they can take advantage of these prices. This price outlook, with the protection that crop insurance affords, offers an excellent opportunity for cotton growers to scale down their debts—if they have cotton to sell. And they can have cotton to sell by insuring their crop!

By making sure, through crop insurance, that they will be in a position to take advantage of the price situation, farmers also are making it possible to lay something aside for a rainy day. We probably always will have good times and poor times. It is therefore good business for the farmer to obtain the greatest possible benefit during good times so that he can be fully prepared to meet the poor times that may come in the future. This can be done through crop insurance.

Present crop insurance with facts. The facts will speak for themselves. In this connection, tell the farmer how crop insurance works.

Don't go into technical details unless he asks for them and then explain them only after you have covered other points on insurance. Show him how crop insurance will benefit him and his family and how the insurance program is necessary to the well-being of American agriculture.

Talk to him in terms of his farm, local conditions, local prices, local people. Don't forget the losses that farmers he knows experienced in recent years.

If he believes rates are too high and yields too low, point out that they are the best figures available, how they were developed by farmers in his county, many of whom he knows.

If possible, talk to the housewife too. And the older boys and girls. Emphasize protection and cotton income **EVERY** year with insurance.

Stress the security of the home that insurance affords. Outline the importance of taking insurance **EVERY** year to get the most profit out of it. Explain how 1 year's loss will pay premiums for a number of years on his farm.

Emphasize the credit possibilities of crop insurance.

**DON'T TALK TOO MUCH.** Let him have his say. And don't interrupt, even when he may make statements with which you don't agree or which you know are incorrect. Correct them later by repeating his statement with the correct figures.

Don't give up if, after talking over crop insurance, he refuses to sign a contract. Ask him to think it over some more and drop in on him a few days or a week later. He may have changed his mind in the meantime. In such cases, **ONE** but not more than **TWO** pieces of printed information on crop insurance could be left with him to read.

Your discussion will vary with each individual case. For this you must prepare before calling on the farmer.

Don't recite too many figures to him in your discussion. Figures generally are boresome. **HIS** farm is the **ONLY** farm in which he is interested.

And remember, **EVERY** farmer should be given the opportunity of insuring his crop **EVERY YEAR.**

# PLANNING AN INFORMATION PROGRAM

[For State and County Committees]

President Franklin D. Roosevelt has written:

“Advertising has been responsible for many of the good things which citizens of the United States enjoy. It has been a potent force in making available to our citizens the products of American skill and ingenuity. Without it, many present-day necessities would still be luxuries.”

Without proper information and understanding crop insurance would not have gained the participation and importance that it has today. For the insurance program can be successfully presented only through a combination of personal contact AND INFORMATION work. Neither alone will produce as satisfactory results as the two combined.

Successful information programs depend on two things—planning and timing.

Planning should be done well in advance of the time when farmers will be contacted. That means you should plan what materials you will use and how you will use them. After that you should schedule the time WHEN you will use them.

Before an information program is planned, State and county committees should consult with their State office information assistant. If that is impossible, see that he receives any questions, doubts, or misunderstandings that committeemen or other field workers have encountered or expect to encounter when meeting farmers. It is your duty to supply him with material and information so that a successful information program can be sustained throughout the campaign.

In your information work, write or talk about local conditions and use local facts and local names.

Information programs should be organized on a county basis. In such cases responsibility for such work should be delegated to one individual.

Information work should start ahead of personal contact work. It should be developed in increasing tempo until it reaches a peak the last month for taking applications. Both personal contact work and the information program should operate simultaneously, one supplementing the other.

The first objective in an information program on crop insurance is to arouse interest, curiosity, and a desire to have insurance. This paves the way for personal contact work. You must prepare the land for seeding a crop. Similarly, you must prepare for the time when you present insurance to the farmer.

Any information program should make use of all available channels of information and education. These include: Press, radio, direct mail cards or letters, posters, newsmats, pictures, leaflets, film strips, movies, speakers at meetings, magazines, exhibits at fairs, conventions, etc., and window displays.

Here is a suggested information program:

## Radio

<i>Month</i>	<i>Week</i>	<i>Topic</i>
December----	First----	Crop conditions, part insurance pays.
December---	Second..	Protection, security.
January-----	First----	Farm income, main street trade.
January-----	Third---	Credit, land buying, morale.
February-----	First----	Sign-up progress, past and future.
February-----	Third---	Comparison with other insurance forms.
February-----	Fourth..	Testimonial; war effort.

If the deadline in your State is January 1, for instance, your information program might start the latter part of October and run through the first of January. Plans for an information program in such cases should be



completed in August or September. If the deadline in your State is in March, the start of your information program would be deferred until about December as suggested in the foregoing outline. Always remember, timing is the important element in any information undertaking.

## **Press**

Each radio broadcast should supply material for a weekly or daily press release. In addition, personal interviews, feature and personality stories should be developed. They should include mention of crop insurance but do not necessarily have to be devoted entirely to insurance and operation of that program.

## **Newsmats**

Farmer subjects of press releases will make usable newsmats. So too will graphs, charts, etc., on farm income and crop loss with respect to insurance. Cartoon mats, if past experience indicates they will get fair usage, also should not be overlooked.

## **Leaflets**

At least two and not more than three leaflets should be placed in the hands of farmers either by direct mail or given them by the community committeeman when the latter calls on them regarding insurance. Suggested times for mailing leaflets would be the first month of the information campaign and the last month of the sign-up, or one during each of 3 months before the deadline.

## **Direct Mail**

A planned campaign of direct mail should be undertaken in each county aimed to reach every grower. It should consist of illustrated colored postcards with a short message. The first card, suggesting insurance, might be

mailed 2 months before the final sign-up day. The second, urging signing up, should be sent during the last few weeks of the campaign. Care should be taken that such mailings are made during weeks when leaflets are NOT mailed the farmer.

To keep insurance before the grower throughout the year, two additional cards should be mailed during the balance of the year—one, with a good-will theme, 6 or 8 weeks after the sign-up, thanking him for participating in the program. The second should be sent out during the growing season, expressing hope for a good crop but calling attention to benefits of crop insurance in event he doesn't make a crop.

## **Posters**

A minimum of four posters should be placed at strategic points in each town. Suggested places are the gins, bank, post office, general store, etc. During the sign-up or during the early part of the growing season, a second and smaller poster might be posted on insured farms.

## **Magazines**

Local trade magazines should be supplied with at least one article during the sign-up campaign. This article should stress insurance from the standpoint of the particular business involved and benefits to local merchants from the insurance program. See that the State office keeps such magazines in your county supplied with this material.

## **Office and Window Displays**

Display a current crop-insurance poster in a prominent place in the office so that it will attract the attention of individuals entering.

Keep a ready supply of printed information available so farmers can pick them up. A

small table with a chair near by is a good place for such material. If that is not practicable, a rack or the counter should be used.

If a street window on the ground floor is available, don't overlook the possibilities of dressing it up with farm program display material. Where possible, change this as frequently as practicable to maintain interest and keep abreast of developments and changes in the program.

Six sets of pictures for window display boards may be available each year. Care should be taken to see that the sets are changed each month starting SIX months before the sign-up period ends. By starting window displays 6 months before the sign-up period ends, you can pave the way for a 3 months' intensive information campaign.

## **Meetings**

In addition to organizing meetings of farmers and farmer-businessmen, efforts should be made to obtain speaking time at gatherings of civic groups, luncheon clubs, chambers of commerce, parent-teacher groups, 4-H Clubs, women's organizations, etc., at which the crop-insurance representative can explain how the program affects the particular group before which he is speaking. In many cases such a talk can be made more interesting by showing a crop insurance movie or film strips.

## **Fairs and Conventions**

Where possible, small, simple exhibits should be worked out with your State information man for county fairs. Posters, a supply of leaflets, pictures, and samples of good and poor cotton can be used effectively in developing such exhibits. Conventions offer excellent opportunities for distributing material on crop insurance to special business groups, particularly those meetings that feature exhibits.

# CORPORATION ORGANIZATION

The Federal Crop Insurance Corporation is an agency within the United States Department of Agriculture. It has an authorized capital stock of \$100,000,000 of which \$40,000,000 has been subscribed for by the United States of America.

Administrative costs are paid by the Government so that premiums paid by farmers do not include charges for administration and management.

Officers of the Corporation are:

## BOARD OF DIRECTORS

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FRED WALLACE, Chief of the Agricultural Adjustment Administration.

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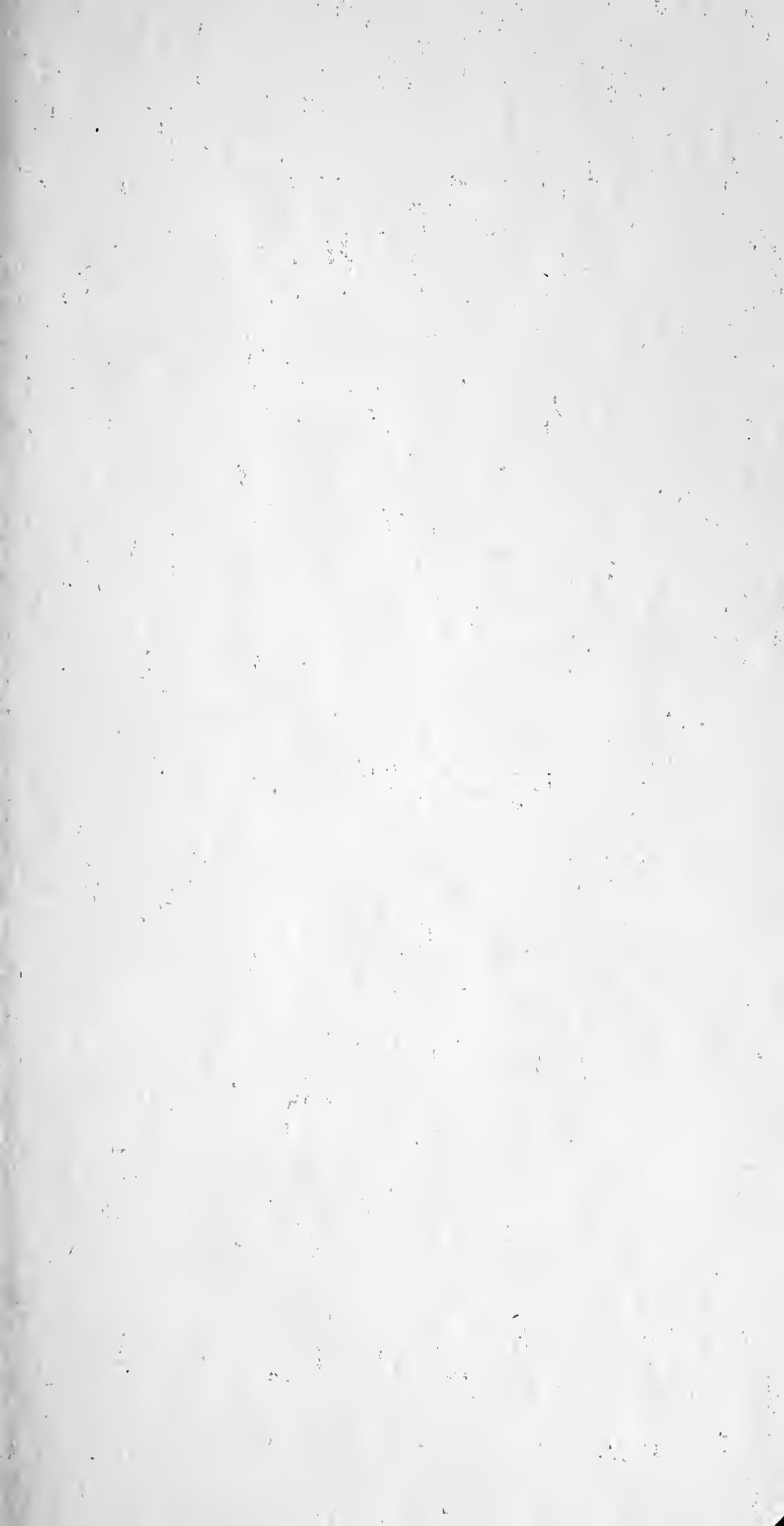


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**THE FEDERAL  
CROP INSURANCE  
CORPORATION**

**AGRICULTURAL ADJUSTMENT  
ADMINISTRATION**

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